

**Amendments to the Specification:**

Please replace the following paragraph of the specification on page 3, lines 15-24, with the following amended paragraph:

According to one aspect of the present invention, there is provided a method of accomplishing a transaction by user equipment, the method comprising:

in response to a predetermined event, automatically ~~insertion of~~ inserting transaction  
information ~~in~~ into at least one data field of an information entity associated with the transaction  
based on information available at the user equipment; and

transmitting the information entity from the user equipment over a wireless interface.